Dewan's reply.—Impracticable. A law of this kind can be easily evaded and you will never get loans at such reduced rates of interest.

Subject No. 137.
Agricultural Loans Act.

Summary of discussion.—The existing Land Improvement Loans Regulation has been of nominal benefit. A better system of lending money to poor raiyats and Inamdars should be adopted by introducing the Agricultural Loans Act. There are very few wealthy persons who lend money to poor people on easy terms. There ought to be no enquiry as to the purpose for which a loan is required. It should be sufficient if adequate security be given. Private individuals may be forthcoming to establish Agricultural Banks if Government would help.

Dewan's reply.—The subject has been much considered. Government are willing to give help. But the question is how loans not repaid at stipulated time can be recovered. We have difficulty in collecting some arrears of revenue, and where we find these irrecoverable we remit them. This cannot be done in the case of Bank Loans. A practicable plan would probably be for private individuals to come forward and agree to lend at a declared rate of interest. Government may lend such individuals some money at a rate of interest sufficiently low to allow of a fair margin of profit. These individuals should be competent men of business with large capital and capable of furnishing security sufficient to cover the loan which Government would give.

Subject No. 138.
Modification of the rules regarding advances for Irrigation Wells.

Summary of discussion.—One of the conditions on which money is lent by Government for the construction of Wells or Saguvali Kattes is that the work shall be completed within a specified period of time. It often happens that the work is not completed within the stipulated period and for this reason though it is due to causes beyond the Raiyat's control and though the Raiyat has spent on the work more than what he borrowed from Government, he is called upon to refund the advance. This is hard. Government should either lend more money to allow of the work being completed or cancel the condition regarding refund of the loan. The probable cost of repairing or constructing a well should be more liberally estimated than at present, the difficulty in procuring labour, &c., being taken into consideration. The period for the completion of such work should be extended to two or three years according to the circumstances of each case. If the work requires more money than the original estimate, an additional loan should be granted by Government.

[NOTE.—The Deputy Commissioner remarked that the rates prevailing in the Public Works Department were generally the rates adopted and were in most cases liberal enough. He was in favour of an extension of period and had recently addressed Government on the subject, suggesting a slight

modification of Rule 17 (*vide* his letter No. 170—145, dated 1st September 1893). He admitted that in some cases there was real hardship by the completion of work becoming impossible for want of funds, the original estimate having to be greatly exceeded in consequence of unforeseen difficulties].

Dewan's reply.—The point will receive attention. There is nothing to prevent the advance being increased, that is to say, a further advance being taken to complete the work.

Subject No. 139.

Railway feeder Roads to be constructed from Provincial Revenue.

Summary of discussion.—Railway feeder roads are now constructed from Local Funds; but as the additional income thereby derived is credited to Government, such roads should be constructed and maintained from Provincial Revenue, the Local Funds being released for other more locally beneficial purposes.

Dewan's reply.—It is not true that we make a profit out of Railways. They are constructed mainly for the benefit of the public.

Subject No. 140.

Batta to witnesses in Criminal cases.

Summary of discussion.—Witnesses attending Criminal Courts from distant places should be paid batta. At present batta is but rarely paid and on no uniform principle. Some rules should be laid down for observance as in British India. It is now paid only where witnesses clamour for it.

Dewan's reply.—This is being done where the witnesses are poor.

Subject No. 141.

Appointment of Itinerant officers.

Summary of discussion.—Separate officers should be appointed for the purpose of making tours through Districts and superintending all Revenue, Police and Magisterial work done therein. This would be conducive to the improvement of the condition of the people.

Dewan's reply.—Recorded.

Subject No. 142

Building sites to be given away on payment of a fixed price.

Summary of discussion.—The practice of selling building sites in villages by public auction should be put a stop to. Such vacant sites should always be given to the owners of adjacent houses or on payment of a fixed price.

Dewa 's reply.—No such general rule can be aid down.

Subject No. 143.

Harihar (Sub-Taluk) should either be constituted into a Taluk or a Sub-Treasury attached to the Deputy Amildar's office.

Summary of discussion.—The Jamabandi of the Harihar Sub-Taluk being nearly a lakh of Rupees, it should either be constituted an independent Taluk or a Sub-Treasury should be attached to the Deputy Amildar's office.

Dewan's reply.—This will be considered.

Subject No. 144.

Malebennur Jungles not to be reserved.

Dummary of discussion.—The Harihar Sub-Taluk is purely Maidan and the reservation of some of the Malebennur Jungles as State Forest has put the people to much inconvenience in the matter of firewood, &c. These Jungles do not contain valuable timber trees and may be left as before for the use of the raiyats.